

EXHIBIT A

BALANCE SHIELD

The stress-free way to protect your bank balance

- ✓ Help avoid overdraft fees and low balances
- ✓ Stay in the loop with real-time notifications
- ✓ Turn on optional auto-transfers of \$100⁵

Sign up in minutes

Log in



★ 4.7 (263k+ reviews)



★ 4.7 (242k+ reviews)

Reviews and ratings as of 8.1.24

460k+

5-star review

19M+

app downloads

Sign up in minutes

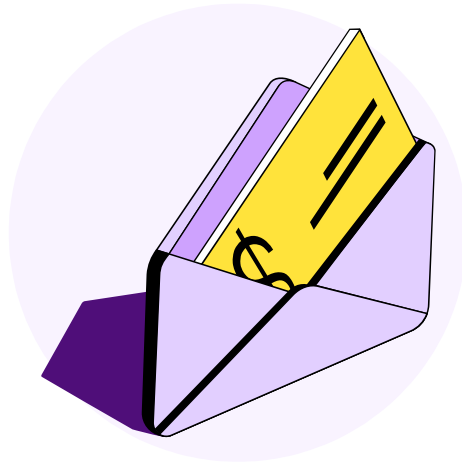


CASH OUT

Get your money as you work

Transfer up to \$150/day, up to \$750/pay period, to a linked bank account.¹

[Learn more](#)

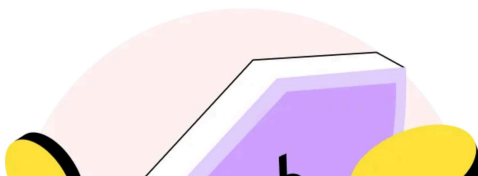


EARLY PAY

Cash in on an early paycheck

No need to switch banks. Your direct deposit lands in your existing account up to 2 days early.⁴

[Learn more](#)





BALANCE SHIELD

Give your bank balance a buffer

If your account reaches overdraft range, you'll automatically get a notification and an (optional) top-up of \$100.⁵

[Learn more](#)



CREDIT MONITORING

Track your credit score for free

Your VantageScore 3.0® by Experian® is just a tap away. Take the first step in getting your credit where you want it to be.⁶

[Learn more](#)



TIP YOURSELF

Save without a second thought

Grow your money effortlessly with instant transfers when you get paid. Set it, forget it, and don't be surprised when you ace your goals.⁷

[Learn more](#)

Live everyday your way

EarnIn is here to get your money moving for today and tomorrow. So you can stress less and live more.

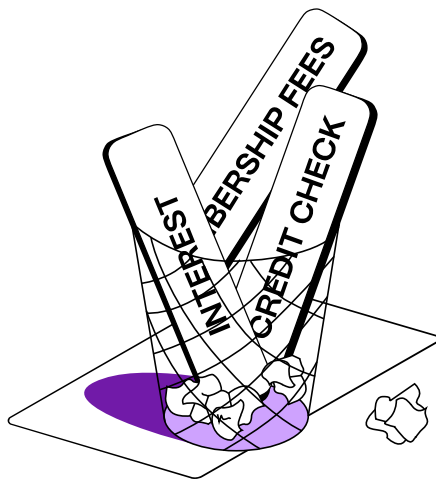
to ~~tue~~i your whole week

Make sure the kids are
set for the season ahead



More access, less cost

We do not charge mandatory fees or interest, and we don't run your credit.



Quick answers to great questions

Is this legit? How does EarnIn offer this at no cost? —

EarnIn runs on optional tips — not unnecessary fees. Simply add what you think is fair (even \$0) when you transfer money out.⁸

Need your money even faster? Transfer in minutes for a small fee via Lightning Speed, or get it at no cost in 1 - 3 business days via standard speed.

But, why? +

How secure is it?



How do I get in touch?



Always safe, always secure

We use the latest in security technology to keep your data protected. And we never sell your personal information — period.



And we're here for you 24/7

We strive to respond to your questions in less than 60 seconds. But we're always working to beat our record...

Make the most of your money

Get started



About Us

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Careers

Help

FAQs

Blog

Terms of Service

Privacy

Evolve Bank & Trust

Activehours, Inc. NMLS #2535570

EarnIn US1 LLC NMLS #2567882

Most licenses can be verified at: <https://nmlsconsumeraccess.org>

EarnIn is a financial technology company, not a bank. Banking Services are provided by Evolve Bank & Trust, Member FDIC.

¹ Your actual Daily Max will be shown to you in the EarnIn app and is subject to your available earnings and Pay Period Max. The \$150 Daily Max may not be available in all locations. Other restrictions may apply. For details See [FAQ](#) and [Cash Out User Agreement](#).

² EarnIn does not charge interest on Cash Outs. EarnIn does not charge mandatory fees for use of its services – Lightning Speed is an optional expedited transfer service offered for a small fee. Restrictions and/or third party fees may apply, for more information please review our Terms of Service available at <https://EarnIn.com/TOS>.

³ Lightning Speed is an optional expedited transfer service offered for a small fee. Restrictions and/or third party fees may apply, see [EarnIn Terms of Service](#) for more details. Lightning Speed may not be available to all Community Members. Cash Outs take 1-2 business days. Cash Outs via Lightning Speed may take up to thirty minutes. actual transfer speeds will depend on your bank

⁴ Bank fees apply for immediate transfers (\$2.99 per paycheck). Or, you can select standard transfers for no cost to receive your paycheck on payday. Subject to account being in good standing. A valid debit card is required to get your paycheck direct deposit up to 2 days early in your linked bank account. You can add a debit card via the Settings menu in the EarnIn mobile app. Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. These funds are generally made available on the day the payment file is received, which may be up to two days earlier than the scheduled payment date. Early access to funds requires a Deposit Account through Evolve Bank & Trust and is subject to a fee. The availability of early funds is not guaranteed and may vary from deposit to deposit

⁵ Balance Shield cash out is subject to your available earnings, Daily Max and Pay Period Max. Other restrictions and/or third-party fees may apply. For more information visit [EarnIn Terms of Service](#).

⁶ Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. Learn more: <https://www.experian.com/assets/consumer-information/product-sheets/vantagescore-3.pdf>

⁷ Tip Yourself Account funds and Tip Jars are held with Evolve Bank & Trust, member FDIC and FDIC insured up to \$250,000. Tip Yourself is a 0% Annual Percentage Yield and \$0 monthly fee service deposit account. For more information/details visit [Tip Yourself Account Terms](#). The FDIC provides deposit insurance to protect your money in the event of a bank failure: <https://www.fdic.gov/resources/deposit-insurance/>

⁸ Tips go to EarnIn. Whether you tip, how much and how often you tip do not impact the quality and availability of services.